Fill in this information to identify your case:							
Debtor 1	Michael	James	Walker				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Middl	e District of Pennsylvania				
Case number (if known)	1:25-bk-015	54					

Check as directed in lines 17 and 21:
According to the calculations required by this Statement:
1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
3. The commitment period is 3 years.
√ 4. The commitment period is 5 years.
Check if this is an amended filling

## Official Form 122C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

		Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Your gross wages, salary, tips, bonuses, overtime, an payroll deductions).	d commissions (before all	\$7,800.00	\$0.00
3. Alimony and maintenance payments. Do not include p	ayments from a spouse.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid your dependents, including child support. Include reg unmarried partner, members of your household, your de roommates. Do not include payments from a spouse. D on line 3.	ular contributions from an ependents, parents, and	\$0.00	\$0.00
5. Net income from operating a business, profession, or farm	Debtor 1 Debtor 2		
Gross receipts (before all deductions)	\$0.00 \$0.00		
Ordinary and necessary operating expenses	- \$0.00 - \$0.00		
Net monthly income from a business, profession, or fam	%0.00 \$0.00 Co	py re → \$0.00	\$0.00
6. Net income from rental and other real property	Debtor 1 Debtor 2		
Gross receipts (before all deductions)	<u>\$0.00</u> <u>\$0.00</u>		
Ordinary and necessary operating expenses	- \$0.00 - \$0.00		
Net monthly income from rental or other real property	\$0.00 \$0.00 Co	., 80.00	\$0.00

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

Debtor 1 Michael James Walker

ael James Walker Case number (if known) 1:25-bk-01554

First Name	Middle Name	Last Name		_		
				Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
7. Interest, dividends, and royalt	ies			\$0.00	\$0.00	
8. Unemployment compensation	1			\$0.00	\$0.00	
Do not enter the amount if you	contend that the amou	nt received was a be	enefit under			
the Social Security Act. Instead	d, list it here:		\downarrow			
For you		<u> </u>	\$0.00			
For your spouse			\$0.00			
9. Pension or retirement income under the Social Security Act. A include any compensation, per States Government in connecti death of a member of the unifor under chapter 61 of title 10, the exceed the amount of retired punder any provision of title 10 of	Also, except as stated in a since, pay, annuity, or a since with a disability, conformed services. If you real include that pay only ay to which you would a	n the next sentence, llowance paid by the nbat-related injury or eceived any retired p to the extent that it of otherwise be entitled	do not United disability, or ay paid does not	\$0.00	\$0.00	
10. Income from all other source not include any benefits receive a victim of a war crime, a crime terrorism; or compensation, postates Government in connect death of a member of the unif separate page and put the total	ved under the Social Se ne against humanity, or ension, pay, annuity, or tion with a disability, co ormed services. If nece	ecurity Act; payments international or dome allowance paid by the mbat-related injury of	s received as estic ne United or disability, or			
Total amounts from separate p	ages, if any.			+	+	
11. Calculate your total average column. Then add the total for	-	•	r each	\$7,800.00	+ \$0.00	Total average monthly income
Part 2: Determine How to M	leasure Your Deduc	ctions from Incor	ne			monany moonic
12. Copy your total average mon	nthly income from line	11				\$7,800.00
13. Calculate the marital adjustm	nent. Check one:					
You are not married. Fill in 0	below.					
You are married and your sp	ouse is filing with you. F	Fill in 0 below.				
✓ You are married and your sp	ouse is not filing with yo	ou.				
Fill in the amount of the incorporate your dependents, such as padependents.	•	,	0 , 1	•	,	
Below, specify the basis for eadditional adjustments on a		nd the amount of inc	come devoted to	each purpose. If neces	sary, list	
If this adjustment does not a						
			+_			
Total			_	\$0.00 Copy	$\prime$ here. $ ightarrow$	\$0.00
14. Your current monthly income	e. Subtract the total in li	ne 13 from line 12.				\$7,800.00

Official Form 122C-1

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

page 3

Fill in this information	on to identify your ca	ase:					
Debtor 1	Michael	James	Walker				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bank	kruptcy Court for the	e: Midd	le District of Pennsy	Ivania			
Case number (if known)	1:25-bk-	01554				Check if this is an amended filing	
Official Form Chapter 1		tion of Yo	ur Disposab	ole Income			04/2
To fill out this form, (Official Form 122C		completed copy of	Chapter 13 Statement o	of Your Current Monthly Inc	ome and Calculati	on of Commitment Pe	əriod
	parate sheet to this	s form. Include the li		r, both are equally responsi a additional information app			
Part 1: Calculat	e Your Deductio	ons from Your Inc	ome				
	the IRS standards,			ain expense amounts. Use parate instructions for this f			
Deduct the surrey							

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

**National Standards** 

You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$1,481.00

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older-because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Michael James Walker

Case number (if known) 1:25-bk-01554

		First Name	Middle Name	Last Na	me					
Peo	ple who	are under 65 ye	ears of age							
7a.	Out-of-	pocket health ca	are allowance per persor	1	\$84.00					
7b.	Numbe	er of people who	are under 65		X					
7c.	Subtota	al. Multiply line 7	a by line 7b.		\$168.00		$\begin{array}{c} \text{Copy} \\ \text{here} \rightarrow \end{array}$	\$168.00		
Peo	ple who	are 65 years of	age or older							
7d.	Out-of-	pocket health ca	are allowance per persor	ì	\$149.00					
7e.	Numbe	er of people who	are 65 or older		x <u> </u>					
7f.	Subtota	al. Multiply line 7	d by line 7e.		\$0.00		$\begin{array}{c} \text{Copy} \\ \text{here} \rightarrow \end{array}$	+\$0.00	<u>)</u>	
g. <b>T</b> o	otal. Add	d lines 7c and 7f.						\$168.00	Copy here →	\$168.00
	ds Yo	ou must use the	IRS Local Standards to	answer the	questions in lines 8-	15.				
			•	ıram has di	vided the IRS Local	Standard	d for housi	ng for		
lousin	g and u	tilities – Insuran	ce and operating exper	nses						
lousin	g and u	tilities – Mortga	ge or rent expenses							
Hous	ing and	utilities – Insura	ance and operating exp	enses: Usir	ng the number of peo	ople you	entered in	line 5, fill in		\$688.00
	7a. 7b. 7c. Peo 7d. 7e. 7f. g. To ead on krupto lousin lousin nswer	7a. Out-of- 7b. Number 7c. Subtot:  People who 7d. Out-of- 7e. Number 7f. Subtot: g. Total. Add  cal  andards You  ded on informate accuptcy purpo  lousing and uniousing	People who are under 65 yes  7a. Out-of-pocket health ca  7b. Number of people who  7c. Subtotal. Multiply line 7  People who are 65 years of  7d. Out-of-pocket health ca  7e. Number of people who  7f. Subtotal. Multiply line 7  g. Total. Add lines 7c and 7f.  people who are 65 years of  7d. Out-of-pocket health ca  7e. Number of people who  7f. Subtotal. Multiply line 7  g. Total. Add lines 7c and 7f.  people who are 65 years of  7d. Out-of-pocket health ca  7e. Number of people who  7f. Subtotal. Multiply line 7  g. Total. Add lines 7c and 7f.  People who are 65 years of  7d. Out-of-pocket health ca  7e. Number of people who  7e. Number of people who  7f. Subtotal. Multiply line 7  g. Total. Add lines 7c and 7f.  People who are 65 years of  7d. Out-of-pocket health ca  7e. Number of people who  7e. Number of pe	People who are under 65 years of age  7a. Out-of-pocket health care allowance per persor 7b. Number of people who are under 65  7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per persor 7e. Number of people who are 65 or older  7f. Subtotal. Multiply line 7d by line 7e.  g. Total. Add lines 7c and 7f	People who are under 65 years of age  7a. Out-of-pocket health care allowance per person  7b. Number of people who are under 65  7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person  7e. Number of people who are 65 or older  7f. Subtotal. Multiply line 7d by line 7e.  g. Total. Add lines 7c and 7f.  people and ards  You must use the IRS Local Standards to answer the end on information from the IRS, the U.S. Trustee Program has discruptcy purposes into two parts:  Ilousing and utilities – Insurance and operating expenses and utilities – Mortgage or rent expenses  Inswer the questions in lines 8-9, use the U.S. Trustee Program of the cified in the separate instructions for this form. This chart may all the cified in the separate instructions for this form. This chart may all the cified in the separate instructions for this form. This chart may all the cified in the separate instructions for this form. This chart may all the contents of the contents of the contents of the care allowance per person  7b. Number of people who are allowance per person  7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person  7e. Number of people who are 65 or older  7f. Subtotal. Multiply line 7d by line 7e.  9c. Total. Add lines 7c and 7f.  9c. Total. Add lin	People who are under 65 years of age  7a. Out-of-pocket health care allowance per person 7b. Number of people who are under 65 7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older 7d. Out-of-pocket health care allowance per person 7e. Number of people who are 65 or older 7f. Subtotal. Multiply line 7d by line 7e.  g. Total. Add lines 7c and 7f.  pocal andards     You must use the IRS Local Standards to answer the questions in lines 8-ed on information from the IRS, the U.S. Trustee Program has divided the IRS Local cruptcy purposes into two parts:  lousing and utilities – Insurance and operating expenses lousing and utilities – Mortgage or rent expenses  Inswer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chartified in the separate instructions for this form. This chart may also be available at the chart of the separate instructions for this form. This chart may also be available at the chart of the chart	People who are under 65 years of age  7a. Out-of-pocket health care allowance per person \$84.00  7b. Number of people who are under 65 \$X 2  7c. Subtotal. Multiply line 7a by line 7b. \$168.00  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person \$149.00  7e. Number of people who are 65 or older \$X 0  7f. Subtotal. Multiply line 7d by line 7e. \$0.00  g. Total. Add lines 7c and 7f. \$0.00  g. Total. Add lines 7c and 7f. \$0.00  andards You must use the IRS Local Standards to answer the questions in lines 8-15.  and on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standards truptcy purposes into two parts:  alousing and utilities — Insurance and operating expenses  alousing and utilities — Mortgage or rent expenses  answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go or cified in the separate instructions for this form. This chart may also be available at the bankre	People who are under 65 years of age  7a. Out-of-pocket health care allowance per person 7b. Number of people who are under 65  7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older 7d. Out-of-pocket health care allowance per person 7e. Number of people who are 65 or older 7f. Subtotal. Multiply line 7d by line 7e.  9g. Total. Add lines 7c and 7f.  9c. Total. Add lines 7c and 7f.  9c. Add on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing and utilities − Insurance and operating expenses  1 lousing and utilities − Mortgage or rent expenses  1 lousing and utilities − Mortgage or rent expenses  1 lousing and utilities − Mortgage or rent expenses  1 lousing and utilities − Insurance and operating expenses  1 lousing and utilities − Insurance and operating expenses  2 lousing and utilities − Mortgage or rent expenses  2 lousing and utilities − Mortgage or rent expenses  2 lousing and utilities − Mortgage or rent expenses  2 lousing and utilities − Mortgage or rent expenses  2 lousing and utilities − Mortgage or rent expenses  3 lousing and utilities − Mortgage or rent expenses  3 lousing and utilities − Mortgage or rent expenses  4 lousing and utilities − Mortgage or rent expenses  4 lousing and utilities − Mortgage or rent expenses  5 lousing and utilities − Mortgage or rent expenses  6 lousing and utilities − Mortgage or rent expenses  7 lousing and utilities − Mortgage or rent expenses  8 lousing and utilities − Mortgage or rent expenses	People who are under 65 years of age  7a. Out-of-pocket health care allowance per person 7b. Number of people who are under 65  7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person 7e. Number of people who are 65 or older  7f. Subtotal. Multiply line 7d by line 7e.  9g. Total. Add lines 7c and 7f.  \$168.00  Copy + \$0.00  here →  \$168.00  \$168.00  \$168.00  Copy + \$0.00  here →  \$168.00  \$168.00  Copy + \$0.00  here →  \$168.00	People who are under 65 years of age  7a. Out-of-pocket health care allowance per person \$84.00  7b. Number of people who are under 65 X Z  7c. Subtotal. Multiply line 7a by line 7b. \$168.00 Copy here → \$168.00  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person \$149.00  7e. Number of people who are 65 or older X 0  7f. Subtotal. Multiply line 7d by line 7e. \$0.00 here → \$168.00 Copy here →  9g. Total. Add lines 7c and 7f. \$168.00 Copy here →  10ccal andards You must use the IRS Local Standards to answer the questions in lines 8-15.  10claid and utilities − Insurance and operating expenses lousing and utilities − Insurance and operating expenses lousing and utilities − Mortgage or rent expenses  10claid and utilities − Mortgage or rent expenses

9. Housing and utilities – Mortgage or rent expenses:

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.

the dollar amount listed for your county for insurance and operating expenses.

\$1,424.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

	Name of the creditor	Average monthly payment		
	Freedom Mortgage Corporation	<u>\$1,474.27</u>		
	9b. Total average monthly payment	+ Co	$\begin{array}{ccc} \text{ppy} & - \underline{\$1,474.27} & \text{Repeat this amount} \\ \text{on line 33a.} \end{array}$	
	9c. Net mortgage or rent expense. Subtract line 9b (total average monthly payment this number is less than \$0, enter \$0.	) from line 9a ( <i>mortgage or rent expe</i>	onse). If\$0.00 Copy here →	\$0.00
10.	If you claim that the U.S. Trustee Program's division the calculation of your monthly expenses, fill in an		sing is incorrect and affects	\$0.00
	Explainwhy:			

Michael	James	Walker	Case number (if known)	1:25-bk-01554
First Name	Middle Name	Last Name		

11.	Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense.  1 0. Go to line 14.								
	1. Go to line 12.								
	2 or more. Go to line 12.								
12.	<b>Vehicle operation expense:</b> Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the <i>Operating Costs</i> that apply for your Census region or metropolitan statistical area.								
13.	3. <b>Vehicle ownership or lease expense:</b> Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.								
	Vehicle 1 Describe Vehicle 1:								
	13a. Ownership or leasing costs using IRS Local Standard								
	13b. Average monthly payment for all debts secured by Vehicle 1.  Do not include costs for leased vehicles.								
	To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.								
	Name of each creditor for Vehicle 1 Average monthly payment								
	Total average monthly payment $ \begin{array}{c ccccccccccccccccccccccccccccccccccc$								
	13c. Net Vehicle 1 ownership or lease expense  Subtract line 13b from line 13a. If this number is less than \$0, enter \$0  Copy net Vehicle 1 expense here →								
	Vehicle 2 Describe Vehicle 2:								
	13d. Ownership or leasing costs using IRS Local Standard								
	Name of each creditor for Vehicle 2  Average monthly payment								
	+ Copy Repeat this amount								
	Total average monthly payment here $\rightarrow$ n line 33c.								
	13f. Net Vehicle 2 ownership or lease expense  Subtract line 13e from 13d. If this number is less than \$0, enter \$0  Copy net Vehicle 2 expense here →								
14.	Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the <i>Public Transportation</i> expense allowance regardless of whether you use public transportation.	<u>\$244.00</u>							
15.	Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for <i>Public Transportation</i> .	\$0.00							

Walker Case number (if known) 1:25-hk-01554

MICHAEI	Janies	Wainer	Case number (# known)	1.23-DK-01334
First Name	Middle Name	Last Name		

	ther Necessary openses	In addition to the expense following IRS categories.	e deductions listed	d above, you are allowed your monthly expenses for the				
16.	Taxes: The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.  Do not include real estate, sales, or use taxes.							
17.	<ul> <li>Involuntary deductions: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.</li> <li>Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.</li> </ul>							
18.	include payments that	you make for your spouse's	s term life insurar	own term life insurance. If two married people are filing together, nce. r a non-filing spouse's life insurance, or for any form of life insurance	\$0.00			
19.	19. Court-ordered payments: The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.							
20.	<ul><li>as a condition for y</li></ul>			nat is either required:  public education is available for similar services.	\$0.00			
21.		nonthly amount that you pay	•	uch as babysitting, daycare, nursery, and preschool. education.	\$0.00			
22.								
23.	23. <b>Optional telephones and telephone services:</b> The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.  Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 122C-1, or any amount you previously deducted.							
24.	Add all of the expens Add lines 6 through 23	es allowed under the IRS 6 3.	expense allowan	ces.	\$4,561.16			
	dditional Expense eductions	These are additional dedu Note: Do not include any e						
25.	Health insurance, dis insurance, and health	ability insurance, and heal savings accounts that are	Ith savings accoureasonably neces	unt expenses. The monthly expenses for health insurance, disability ssary for yourself, your spouse, or your dependents.				
	Health insurance		\$0.00					
	Disability insurance		\$0.00					
	Health savings accou	unt +	\$0.00					
	Total		\$0.00	Copy total here →	\$0.00			
	Do you actually spend	d this total amount?						
	☐ No. How much do  ✓ Yes	you actually spend?						
26.	Continuing contribution The actual monthly exill, or disabled member	er of your household or men	ue to pay for the i	mbers. reasonable and necessary care and support of an elderly, chronically ediate family who is unable to pay for such expenses. These BLE program. 26 U.S.C. § 529A(b).	<u>\$0.00</u>			
27.	family under the Fami		Services Act or o	onthly expenses that you incur to maintain the safety of you and your other federal laws that apply.  ntial.	\$0.00			

Debtor 1 Michael **James** Walker Case number (if known) 1:25-bk-01554 First Name Middle Name Last Name 28. Additional home energy costs. Your home energy costs are included in your insurance and operating expenses on line 8. If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in \$0.00 the excess amount of home energy costs You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. Education expenses for dependent children who are younger than 18. The monthly expenses (not more than \$214.58\* per child) \$0.00 that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23. \* Subject to adjustment on 4/01/28, and every 3 years after that for cases begun on or after the date of adjustment. \$0.00 30. Additional food and clothing expense. The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office. You must show that the additional amount claimed is reasonable and necessary. Continuing charitable contributions. The amount that you will continue to contribute in the form of cash or financial instruments to a + \$0.00 religious or charitable organization. 11 U.S.C. § 548(d)3 and (4). Do not include any amount more than 15% of your gross monthly income. 32. Add all of the additional expense deductions. \$0.00 Add lines 25 through 31. **Deductions for Debt Payment** For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e. To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60. Average monthly payment Mortgages on your home \$1,474.27 33a. Copy line 9b here ..... Loans on your first two vehicles 33b. Copy line 13b here ..... 33c. Copy line 13e here ..... 33d. List other secured debts: Name of each creditor for other Identify property that secures the Does payment secured debt include taxes or insurance?

33e. Total average monthly payment. Add lines 33a through 33d. .....

\$1,474.27

Copy total

here-

No
Yes
No
Yes
No
Yes
No
Yes

\$1,474.27

34.	Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?								
	No. Go to line 35.  ✓ Yes. State any amount that you repossession of your property (call								
	Name of the creditor	Identify property that secures the debt	Total cure amount		Monthly cure amount				
	Freedom Mortgage Corporation	2320 Delta Rd Brogue, PA 17309-9103	<u>\$104,932</u> .2		1748.87				
				÷ 60 =					
				÷ 60 =	+				
				Total	<u>\$1,748.87</u>	Copy total here →	\$1,748.87		
35.	Do you owe any priority claims—s bankruptcy case? 11 U.S.C. § 507.		rt, or alimony—t	hat are past	due as of the filing	date of your			
	✓No. Go to line 36.								
	☐ Yes. Fill in the total amount of all	of these priority claims. Do not incl	ude current or or	ngoing priorit	y claims, such as				

36. Projected monthly Chapter 13 plan payment

those you listed in line 19.

\$0.00

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

Total amount of all past-due priority claims.....

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

X\_\_\_\_\_**7.30%** 

Average monthly administrative expense

\$0.00

Copy total here →

÷ 60

\$3,223.14

\$0.00

37. Add all of the deductions for debt payment. Add lines 33e through 36.

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 37, All of the deductions for debt payment.....+ \$3,223.14

Copy total here —

\$7,784.30

Part 2:

Michael James Walker

Case number (if known) 1:25-bk-01554

First Name	Middle Name	Last Name	
Determine Your	Disposable Income	Under 11 U.S.C.	§ 1325(b)(2)

39.	Copy your total current monthly income from line 1- Statement of Your Current Monthly Income and Calc			\$7,800.00
40.	Fill in any reasonably necessary income you receive The monthly average of any child support payments, payments for a dependent child, reported in Part I of I accordance with applicable nonbankruptcy law to the expended for such child.	\$0.00		
41.	Fill in all qualified retirement deductions. The month employer withheld from wages as contributions for qu 11 U.S.C. § 541(b)(7) plus all required repayments of specified in 11 U.S.C. § 362(b)(19).	<u>\$147.33</u>		
42.	Total of all deductions allowed under 11 U.S.C. § 707	\$7,784.30		
43.	<b>Deduction for special circumstances.</b> If special circumand you have no reasonable alternative, describe the expenses. You must give your case trustee a detailed circumstances and documentation for the expenses.			
	Describe the special circumstances	Amount of expense		
		<del></del>		

\$0.00

Copy here

\$0.00

\$7,931.63

44. **Total adjustments.** Add lines 40 through 43.....

45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.

**Total** 

Copy here  $\rightarrow$ 

\$7,931.63

(\$131.63)

## Part 3: Change in Income or Expenses

46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form I	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
☐ 122C-1 ☐ 122C-2 - ☐ 122C-1 ☐ 122C-2 -				☐ Increase☐ Decrease☐ Increase☐ Decrease☐ Dec	

Michael **James** Walker Case number (if known) 1:25-bk-01554

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

Last Name

/s/ Michael James Walker
Signature of Debtor 1

First Name

Middle Name

Date 05/30/2025 MM/ DD/ YYYY